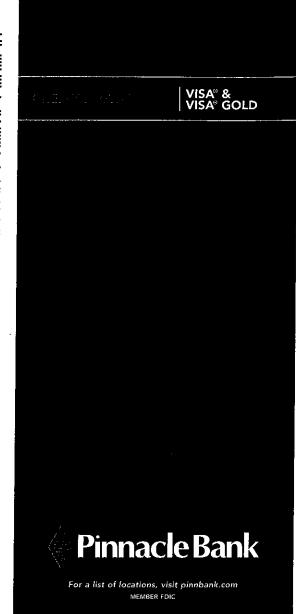


BUSINESS REPLY MAIL FIRST-CLASS MAIL PERMIT NO. 97 LINCOLN, NE POSTAGE WILL BE PAID BY ADDRESSEE

POSTAGE WILL BE PAID BY ADDRESSEE
BANKCARD DEPARTMENT
7000 ADAMS STREET
LINCOLN, NE 68507-9904





Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products like our convenient, flexible VISA® & VISA® Gold Credit Cards.

It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. Our card comes with the personal, friendly service you've come to expect from us. So whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

APPLY FOR YOURS TODAY!

REDIT DISCLOSURES INTEREST RATES AND INTEREST CHARGES	VISA <sup>®</sup>	VISA" GOLD		
Annual Percentage Rate (A.R.R.) for Purchases	15.99% Fixed	10.99% Fixed		
A.P.R. for Balance Transfers	15.99% Fixed	10.99% Fixed		
A.P.R. for Cash Advances	15.99% Fixed	10.99% Fixed		
Penalty A.P.R. and When it Applies	None			
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will n charge you interest on purchases if you pay your entire balance by the due dat each month. We will begin charging interest on cash advances and/or balance transfers on the transaction date.			
Minimum Interest Charge	None			
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit care visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore.			
FEES	VISA°	VISA° GOLD		
Batharita and an annual and an annual and an annual and an	None	None		

FEES	VISA°	VISA" GOLD				
Annual Fee	None	None				
Transaction Fees  • Balance Transfer  • Cash Advances  • Foreign Transaction	4 not of cook multi-autropay transaction i	2.0% of the amount transferred. 2.0% for the amount advanced (\$2.00 minimum) 1.0% of each multi-currency transaction in U.S. Dollars or 0.80% of each single-currency transaction in U.S. Dollars				
Penalty Fees  • Late Payment  • Over-the-Credit-Limit  • Returned Payment	Up to \$25.00 None None	None				
Other Fees • Telephone Payment Fee	\$10.00	\$10.00				

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." An explanation of this method is provided in your credit card agree Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.



CHECK ACCOUNT CHOICE: | Individual Account | Joint Account | Credit Limit Requested: \$

(see co-applicant and signatures section)

Credit Line Increase

			Cledit Zine increase
Check Card Choice:	□VISA*	□VISA* Gold	If applicant does not qualify for a VISA* Gold, a VISA* may be substituted
CHECK CBIG CHOICE:		2 11371 3676	

CHECK CBIG CHOICE.	21124	S visit sele	парривен		, , , , , , , , , , , , , , , , , , , ,	
laws require all financial institu	utions to obtain, verily and	OR OPENING A NEW ACCOUNT record information that identified formation that will allow us to Ide	s each perse	on who opens an Acc	ount. What this means to yo	money laundering activities, Feder ou: When you open an Account, v er identifying documents.
ADDITIONAL MOTOR AND	ndiashla angiasa shasilali	e filled out completely to avoid de	alsu in cocc	reina vary saaliastis		
Last Name	oplicable sections should bi	First Completely to avoid or	BIBY IN DIOCE	ssaid your application	Middle <sub>a</sub>	Social Security Number
Date of Birth	No. of Dependents	Home Phone: Cell Phone:			Own C Rent C Other C	Monthly Payment \$
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(siling Address (i different from above)		Chy	State		Zip Code	How Long (yn)
evous Address (f less than 2 years at procent address) City		City	State		Xip Cods	How Long (yrs)
Employer	Self Employed Yes 🔾 Þ		Yan () No ()	Work Phone	How Long (#1)	
Address					Position/Occupation	Monthly Gross Income S
Name and Address of Previous Employer	Ill lass than 2 years at present emplo	yerl				How Long (yrs)
Source of Additional Income: Income Ironality	m slimony, child support or separate not considered in determining credit	worthness				Amount per Month \$
Nasrest Relative (Not living with you)					Home Phone	Relationship
O ADDITIONALL !	ad Cartains and Income 2011 111	formation is not required for an in	oficial cas	raugt		
JO-APPLICAINT INTERQUANT NAME	eo (o) Joint applicant this in:	First	KANTOURI BCC	ODITE	AAIddle	Social Security Number
Date of Birth	No. of Depandents	Home Phone:	Cell Phone:		Own C Rent C Other C	Monthly Payment S
urieni Address	•	City		State	Zip Code	How Long (yrs)
Previous Address (If less than 2 years at present address)		City		State	Zip Cods	How Long (yts)
mployer		l-,,·	Self Employed Yes 🗆 No 🔾		Work Phone	Haw Long (yrs)
Address			•	•	Position/Occupation	Monthly Gross Income \$
REDIT INFORMATIC	N					
lame and Address of Creditor	<del></del>	Name under which Account is carried	Account N	ımber .	Balance	Monthly Payment
, Home Mortgage/Rent						
Bank Name & Branch Location						N/A
IGNATURE(S)						
agree that inquiries may be repolicies of this institution. I/W	nade to verify information : is agree to be bound by the d acceptance of such term: credit extended from time !	and that credit references or veri terms and conditions of the card to be conclusively presumed by	fication may sholder agre the applica	y be given based on ement, a copy of wh) nt's use. If you intend	inquiries from other parties. ch will be mailed to the appl I to apply for joint credit, the	herein is true and complete. IMe This offer is subject to the credit licant if this application is granted, a undersigned shall be jointly and nissed payments, or other defaults
x			_ x			
Applicant Signature		Date	Co-Ap	plicant Signature	-	Date
RANSFER OF BALAN	NCE REQUEST					
Ipon approval, I wish to trans	fer my present balance on	the credit card account(s) listed b	selow to my	new credit card acco	unt.	
Credit Card Account Numb	ers			t to be transferred \$_		ha teastfaread
Signature			Please	provide a copy of you	r most recent statement to	De transferred
OR INTERNAL USE (	DNLY					
Osta Approved		Credit Line			Approved By	· · ·

REV. 08/14 Pinnacle Bank - KMN0140

FOLD AND SECURE WITH TAPE FOR MAILING

## YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE.

This notice tells you about your rights and responsibilities under the Fair Credit Billing Act.

#### WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address shown on your monthly billing statement.

In your letter, give us the following information:

- · Account Information: Your name and account number.
- . Dollar Amount: The dollar amount of the suspected error.
- <u>Description of Problem</u>: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

#### You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in <u>writing</u> (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

#### WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

- Within 30 days after receiving your letter, we must tell you that we received your letter.
   We will also tell you if we have already corrected the error.
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bili is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount in question, even if your bill is correct.

#### YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on your monthly billing statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# PINNACLE BANK/BANK OF COLORADO

# CREDIT CARD AGREEMENT

This Agreement, along with the Credit Application and Credit Account Disclosures comprises the Credit Agreement between you and Pinnacle Bank/Bank of Colorado. It applies to you and to all eligible users of your card(s). It is effective on the date your card is activated and terminates on the date of expiration shown on your card. Your signature on the credit card application means that you have read and agree to the terms of this Agreement. You acknowledge receipt of a copy of this Agreement.

## A. WORDS OFTEN USED IN THIS AGREEMENT

In this Agreement, "We," "Us," and "Our" mean Pinnacle Bank/ Bank of Colorado. "You" and "Your" mean each person who signs an application for, or otherwise requests, a credit card account with us. "Account" means your credit card account with us. "Card" means each credit card we issue to you for your Account.

#### **B. AGREEMENT**

You agree to the terms of this Agreement. When you use your Account or let someone else use it, you promise to pay the total amount of the transaction as well as any interest or fees that may be due. All amounts owed must be paid in United States dollars. You promise to do everything this Agreement requires of you. You will be legally bound by this Agreement if you sign an application to obtain credit from us, or if you sign a sales draft, or if you use or permit someone else to use the card. If the Account is a joint Account, you and the joint Account holder each will be bound by this Agreement and each of you will be jointly and individually responsible for repaying all amounts due under this Agreement. Any authorized user of your Account will, by such use of the Account, be bound by the terms of this Agreement.

You understand and agree that we will be unable to determine whether any particular transaction on your Account has been conducted by you, your joint Account holder or the authorized user or if the transaction by the authorized user was indeed authorized by you or made for your benefit. If you fail to comply with any of the terms of this Agreement, we may declare all amounts you owe to be immediately due and payable, prohibit further transactions on your Account, cancel the card(s) and revoke any privileges associated with your Account.

#### C. HOW YOUR CARD MAY BE USED

Your card may be used at any place where Visa® and MasterCard® credit cards are accepted. For your own protection, please sign the card before using it. Your signature on the card is not a prerequisite to your obligation to pay amounts incurred on your Account. If a card is lost or stolen, you must tell us at once. You must also tell us at once if you think someone used a card without your permission. You may either write us a letter or call us at the address and phone number shown on your Statement. Until you do, you may have to pay (up to \$50.00) for purchases made by anyone who used the card without your permission.

## D. CREDIT LIMIT

Your Credit Limit is the total maximum amount we allow you to owe us at any time. You may not exceed any credit limit that we set for your Account. If you do use the Account for more than your Credit Limit, we can still charge you for all purchases, Interest Charges and other charges without giving up any of our rights under this Agreement. We may change your Credit Limit at any time.

## **E. PAYMENTS**

You may pay all of your Account balance at any time without penalty. You must pay us at least the Minimum Payment Due for each Billing Period by the Payment Due Date shown on your monthly billing Statement. The Payment Due Date is the date the Minimum Payment Due is due to us.

## F. INTEREST

At the end of each day we will add new charges to your balance and subtract payments we receive, and other credits that may apply. Your Annual Percentage Rate (APR) is shown on the Credit Card Application. The APR is divided by 365 and rounded to the next highest hundred thousandth of a percentage point to determine your Daily Periodic Rate. The daily periodic rate is used to determine the amount of periodic interest rate charges.

## G. DISCLOSURE OF VARIABLE RATES

Variable APRs are calculated by adding 16.00% to the U.S. prime rate published in The Wall Street Journal on the first day of the prior month ("Prime Rate"). The Annual Percentage Rate (APR) may vary April 1 or October 1 of each year. An increase in the Prime Rate will increase your applicable Daily Periodic Rates, which may increase the Interest Charge due on your Account and may increase the Minimum Payment Due. Each time the APR changes; we will apply it to any applicable balances.

#### H. BALANCE COMPUTATION METHOD

The interest charges for the billing cycle are computed by applying the monthly periodic rate to the "average daily balance" of purchases (including cash advances and/or balance transfers).

To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances/balance transfers, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

#### I. GOVERNING LAW

This Agreement is governed by laws of the state in which our main office is located, and applicable federal law. This is the law we are speaking of when we refer to a term permitted or required by applicable law.

## J. FEES

Fees that you may be charged for services provided are set forth in the Credit Disclosures section of the Credit Application. By executing the Application you agree to pay them.

## K. DISPUTE RESOLUTION

We can delay enforcing our rights under this Agreement without losing them. If any provision of this Agreement is in conflict with applicable law, that provision will be considered to be modified to conform with applicable law. All disputes concerning this Agreement and use of cards issued pursuant to it will be resolved pursuant to federal and state law. We will promptly notify you once our investigation has been completed.

## L. UNLAWFUL TRANSACTIONS

You agree that you will not use your Account for any transaction that is unlawful. In addition, we reserve the right to deny transactions or authorizations from merchants we determine are apparently engaging in the Internet gambling business or identifying themselves through the Card Transaction records or otherwise as engaged in such business.

# M. CHANGE IN TERMS OF YOUR ACCOUNT

We can change or add to any terms of your Account at any time. We do not guarantee that the fees and the Annual Percentage Rates (APRs) on your Account are for any particular length of time. Future changes will be made in accordance with this Agreement and applicable law. We will provide you with such notice as is required by applicable law. You may cancel your card without penalty if you do not accept such changes, and you may pay off the existing balance under the account terms in place at time of cancellation.

# N. CHANGE OF NAME, ADDRESS OR TELEPHONE NUMBER(S)

You are responsible for promptly notifying us of a change in your name, address (including any e-mail address at which you agree to be contacted), or telephone number(s) including any wireless telephone number(s).